

Destination Excellence

This program encourages an employer's focus on safety and return-to-work for injured workers, and fosters efficient management of accounts and cost control efforts. The Destination Excellence program includes Administrative rebates, Safety Council rebates, an Industry Specific Safety bonus, a Drug Free Safety incentive program and a Transitional Work Grant program and bonus.

Savings options

Go Green

A rebate (1% of premium, which includes any assessments, up to a maximum of \$2,000 per policy period) is granted to employers who elect to utilize the BWC's website at www.bwc.ohio.gov to conduct business electronically. BWC will apply the rebate automatically; no application is required. Online transactions consist of reporting payroll; payment of premium no later than the due date; and any additional transactions that BWC expands to online account management and communications.

Lapse Free

A rebate (1% of premium, which includes any assessments, up to a maximum of \$2,000 per policy period) is granted to employers with an active policy for at least 5 years and no lapses during that time. "One Time Forgiveness" may be utilized to remove a lapse to become eligible. Predecessor policy lapses do not transfer to successor policy but successor policy must be active for at least 5 years to be eligible. Employers reporting zero payroll in current payroll period, state agencies and self-insured employers are not eligible for this discount.

Safety & return-to-work options

Industry Specific Safety Program

A 3% bonus of the employer's premium is given at the close of the program year to encourage an employer's focus on safety in the workplace. Employer must complete an online safety management self assessment and completion of one, two or three loss prevention activities depending on payroll. Loss prevention activities include industry-specific training classes, attendance at BWC's Ohio Safety Congress & Expo and/or onsite field consulting with a BWC safety and health expert.

Drug Free Safety Program

A premium bonus is given for the implementation of a program promoting occupational safety and health for workers which addresses the use and misuse of alcohol and drugs in the workplace. An employer may choose between basic (4% bonus) or advanced (7% bonus) level programs to help their organization prevent on-the-job injuries and illness by integrating drug-free efforts.

Safety Council

This is an incentive program that enables employers to receive a rebate of 2% of their annual workers' compensation premium through program participation and an additional 2% performance bonus based on the reduction of the frequency or severity of claims (reduction of 10% or more compared to the previous year's frequency or severity or maintaining both frequency and severity at zero). Regular attendance at meetings (requirement of 10 meetings or events between July 1 - June 30 annually)

provides an organization with the latest in safety, workers' compensation and risk management information, techniques, products and services.

Transitional Work

This is a grant for employers to establish a transitional work plan and a bonus for employers who use the plan in returning injured workers to work. An effective transitional work program helps injured workers return to productivity in the workplace by providing modified job duties and other methods that accommodate medical restrictions. The injured worker receives a full paycheck with the goal of returning to his/her original job while the employer reduces the costs associated with long-term claims and improves productivity. Grants are 3-to-1 matching grants for companies ranging from \$2,900 to \$6,300 from 11 to 200+ employees. Up to a 10% bonus available for employers who utilize an established and approved program applicable to claims with dates of injury within the policy year.

For more information, contact our Sedgwick program manager, Theresa Passwater, at 614-526-7248 or theresa.passwater@sedgwick.com.